



## MAJOR TRADING BANKS, AUSTRALIA SEPTEMBER 1982

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### MAIN FEATURES

Total deposits for September 1982 were \$30,624 million. This was \$766 million more than August 1982 and \$3,778 million (14 per cent) above the September 1981 figure.

Total deposits increased during September 1982 in seasonally adjusted terms by \$185 million to \$31,075 million.

Liquid assets and Commonwealth Government securities in September 1982 were \$5,847 million; \$327 million more than the August 1982 figure.

The L.G.S. ratio for September 1982 was 19.1%, 0.6% more than in August 1982.

The category 'loans, advances and bills discounted' in September 1982 was \$22,809 million, \$169 million more than August 1982, and \$2,366 million up on the September 1981 figure.

In seasonally adjusted terms, loans, advances and bills discounted increased by \$102 million to \$22,784 million in September 1982.

2. Details of the methods used in seasonally adjusting the series in this publication are given in *Seasonally Adjusted Indicators, Australia* (1308.0).

3. This publication incorporates revisions made to previous statistics in this series.

### Related publications

4. Users may wish to refer to the following publications which are available on request:

*Banking, Australia* (5605.0)—issued quarterly

*Savings Banks, Australia* (5602.0)—issued monthly

5. Current publications produced by the ABS are listed in the *Catalogue of Publications, Australia* (1101.0). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The Catalogue and Publications Advice are available from any ABS office.

### Symbols and other usages

— nil or rounded to zero

6. Where figures have been rounded, discrepancies may occur between sums of the component items and totals.

### EXPLANATORY NOTES

#### Introduction

The figures contained in the following tables have been prepared from returns submitted under the *Banking Act 1959* and show the averages of selected assets and liabilities within Australia (including External Territories) of the Major Trading Banks as at the close of business on Wednesdays in the months shown. Banks are exempted from furnishing a return in regard to selected liabilities and assets for the fourth Wednesday in December of each year.

A. R. BAGNALL  
Acting Australian Statistician

TABLE 1. LIABILITIES WITHIN AUSTRALIA: SEPTEMBER 1982  
(\$ million)

|                                          | Deposits |                  |                      |        | Balances due to other banks(a) | Bills payable and all other liabilities to public | Total liabilities |
|------------------------------------------|----------|------------------|----------------------|--------|--------------------------------|---------------------------------------------------|-------------------|
|                                          | Current  |                  |                      |        |                                |                                                   |                   |
|                                          | Fixed    | Bearing interest | Not bearing interest | Total  |                                |                                                   |                   |
| Commonwealth Trading Bank                | 4,371    | 156              | 2,307                | 6,834  | 70                             | 1,905                                             | 8,808             |
| Australia and New Zealand Banking Group  | 4,070    | 194              | 2,033                | 6,298  | 222                            | 1,889                                             | 8,409             |
| Bank of New South Wales                  | 4,787    | 274              | 2,285                | 7,346  | 223                            | 1,570                                             | 9,139             |
| The Commercial Bank of Australia         | 1,771    | 77               | 884                  | 2,732  | 86                             | 718                                               | 3,536             |
| The Commercial Banking Company of Sydney | 1,845    | 82               | 765                  | 2,691  | 196                            | 1,243                                             | 4,130             |
| The National Bank of Australasia         | 3,164    | 152              | 1,406                | 4,723  | 223                            | 1,996                                             | 6,941             |
| Total                                    | 28,008   | 935              | 9,680                | 38,624 | 1,828                          | 9,321                                             | 48,964            |

(a) Includes amounts owing in respect of loans refinanced by the Australian Resources Development Bank and the Primary Industry Bank of Australia.

TABLE 2. ASSETS WITHIN AUSTRALIA: SEPTEMBER 1982

|                                          | Liquid assets and Commonwealth Government securities |                |                  |          |       |                                |                                                            |                                                     |                                      |                  |              |
|------------------------------------------|------------------------------------------------------|----------------|------------------|----------|-------|--------------------------------|------------------------------------------------------------|-----------------------------------------------------|--------------------------------------|------------------|--------------|
|                                          | Cash and cash with Reserve Bank                      | Securities     |                  |          | Total | L.G.S. Ratio to total deposits | Loans to authorised dealers in the short-term money market | Statutory reserve deposit account with Reserve Bank | Loans, advances and bills discounted | All other assets | Total assets |
|                                          |                                                      | Treasury notes | Other securities |          |       |                                |                                                            |                                                     |                                      |                  |              |
|                                          |                                                      |                |                  |          |       |                                |                                                            |                                                     |                                      |                  |              |
|                                          |                                                      |                |                  |          |       |                                |                                                            |                                                     |                                      |                  |              |
| —\$ million—                             |                                                      |                |                  | per cent |       | —\$ million—                   |                                                            |                                                     |                                      |                  |              |
| Commonwealth Trading Bank                | 96                                                   | 222            | 968              | 1,285    | 18.8  | 12                             | 472                                                        | 4,948                                               | 2,076                                | 8,794            |              |
| Australia and New Zealand Banking Group  | 112                                                  | 76             | 979              | 1,167    | 18.5  | 35                             | 425                                                        | 4,919                                               | 2,222                                | 8,768            |              |
| Bank of New South Wales                  | 143                                                  | 233            | 1,090            | 1,465    | 19.9  | 106                            | 502                                                        | 5,460                                               | 2,287                                | 9,820            |              |
| The Commercial Bank of Australia         | 47                                                   | 57             | 393              | 497      | 18.2  | 3                              | 184                                                        | 2,115                                               | 942                                  | 3,741            |              |
| The Commercial Banking Company of Sydney | 49                                                   | 35             | 428              | 513      | 19.1  | —                              | 185                                                        | 2,031                                               | 1,590                                | 4,319            |              |
| The National Bank of Australasia         | 68                                                   | 70             | 782              | 920      | 19.5  | 37                             | 316                                                        | 3,336                                               | 2,914                                | 7,523            |              |
| Total                                    | 515                                                  | 692            | 4,640            | 5,847    | 19.1  | 193                            | 2,085                                                      | 22,809                                              | 12,031                               | 42,966           |              |

TABLE 3. LIABILITIES WITHIN AUSTRALIA(a)  
(\$ million)

| Average of weekly figures for month of— | Deposits                            |             |          |                          |                                     |             |       |                              |                                     |             |        |                            |               |          | Other liabilities (c) | Total liabilities |                     |
|-----------------------------------------|-------------------------------------|-------------|----------|--------------------------|-------------------------------------|-------------|-------|------------------------------|-------------------------------------|-------------|--------|----------------------------|---------------|----------|-----------------------|-------------------|---------------------|
|                                         | Fixed                               |             |          | Current bearing interest |                                     |             |       | Current not bearing interest |                                     |             |        | Total deposits             |               |          |                       |                   |                     |
|                                         | Common-wealth and State Governments | Other banks | Other(b) | Total fixed              | Common-wealth and State Governments | Other banks | Other | Total bearing interest       | Common-wealth and State Governments | Other banks | Other  | Total not bearing interest | Total current | Original |                       |                   | Seasonally adjusted |
|                                         |                                     |             |          |                          |                                     |             |       |                              |                                     |             |        |                            |               |          |                       |                   |                     |
|                                         |                                     |             |          |                          |                                     |             |       |                              |                                     |             |        |                            |               |          |                       |                   |                     |
| 1981—                                   |                                     |             |          |                          |                                     |             |       |                              |                                     |             |        |                            |               |          |                       |                   |                     |
| August                                  | 440                                 | 66          | 14,456   | 14,962                   | 68                                  | 15          | 925   | 1,008                        | 64                                  | 279         | 9,813  | 10,156                     | 11,163        | 26,126   | 27,051                | 7,906             | 34,023              |
| September                               | 614                                 | 82          | 14,986   | 15,682                   | 66                                  | 9           | 939   | 1,014                        | 58                                  | 255         | 9,836  | 10,150                     | 11,164        | 26,846   | 27,887                | 7,897             | 34,733              |
| October                                 | 626                                 | 132         | 15,399   | 16,157                   | 58                                  | 10          | 950   | 1,018                        | 56                                  | 257         | 9,911  | 10,224                     | 11,242        | 27,398   | 27,572                | 7,982             | 35,380              |
| November                                | 659                                 | 138         | 15,466   | 16,261                   | 56                                  | 18          | 967   | 1,041                        | 61                                  | 288         | 9,988  | 10,377                     | 11,378        | 27,639   | 27,678                | 8,154             | 35,794              |
| December                                | 682                                 | 107         | 15,296   | 16,083                   | 72                                  | 46          | 1,028 | 1,146                        | 71                                  | 307         | 10,543 | 10,921                     | 12,066        | 28,151   | 27,565                | 8,291             | 36,442              |
| 1982—                                   |                                     |             |          |                          |                                     |             |       |                              |                                     |             |        |                            |               |          |                       |                   |                     |
| January                                 | 751                                 | 134         | 15,356   | 16,240                   | 62                                  | 28          | 943   | 1,032                        | 65                                  | 284         | 10,563 | 10,912                     | 11,944        | 28,185   | 27,484                | 8,498             | 36,683              |
| February                                | 805                                 | 132         | 15,587   | 16,524                   | 74                                  | 30          | 981   | 1,085                        | 71                                  | 319         | 10,453 | 10,844                     | 11,928        | 28,452   | 27,488                | 8,755             | 37,207              |
| March                                   | 784                                 | 133         | 16,087   | 17,004                   | 58                                  | 8           | 1,003 | 1,069                        | 96                                  | 299         | 10,394 | 10,789                     | 11,837        | 28,862   | 27,556                | 9,130             | 37,991              |
| April                                   | 746                                 | 122         | 17,031   | 17,899                   | 56                                  | 39          | 969   | 1,063                        | 107                                 | 382         | 9,838  | 10,326                     | 11,390        | 29,278   | 28,979                | 9,635             | 38,913              |
| May                                     | 720                                 | 126         | 17,918   | 18,763                   | 55                                  | 5           | 921   | 982                          | 102                                 | 377         | 9,428  | 9,907                      | 10,888        | 29,652   | 29,311                | 9,860             | 39,513              |
| June                                    | 703                                 | 125         | 17,669   | 18,496                   | 54                                  | 25          | 923   | 1,002                        | 80                                  | 362         | 9,516  | 9,958                      | 10,960        | 29,437   | 29,283                | 10,327            | 39,761              |
| July                                    | 750                                 | 141         | 18,009   | 18,901                   | 48                                  | 5           | 971   | 1,023                        | 71                                  | 299         | 9,274  | 9,645                      | 10,668        | 29,569   | 30,951                | 10,166            | 40,725              |
| August                                  | 839                                 | 157         | 18,206   | 19,202                   | 32                                  | 44          | 906   | 982                          | 88                                  | 374         | 9,213  | 9,674                      | 10,656        | 29,858   | 30,890                | 10,158            | 40,216              |
| September                               | 953                                 | 187         | 18,869   | 20,008                   | 29                                  | 16          | 890   | 935                          | 73                                  | 364         | 9,243  | 9,680                      | 10,615        | 30,624   | 31,075                | 10,541            | 40,964              |

(a) Excludes shareholders funds, inter-branch accounts and contingencies. (b) Includes certificates of deposit outstanding. (c) Includes amounts owing in respect of loans refinanced by Australian Resources Development Bank and Primary Industry Bank of Australia.

TABLE 4. ASSETS WITHIN AUSTRALIA(a)

| Average of weekly figures for month of— | Liquid assets and Commonwealth Government securities |                |                  |          |                     |                                |                                      |                  |              |              | Loans to authorized dealers in the short-term money market |                     | Statutory reserve deposit account with Reserve Bank |                     | Cheques and bills of other banks and balances with and due from other banks |                     | Loans, advances and bills discounted |                     | Bank premises, furniture and titles |                     | Bills receivable and all other assets |  | Total assets |  |                |  |  |  |  |
|-----------------------------------------|------------------------------------------------------|----------------|------------------|----------|---------------------|--------------------------------|--------------------------------------|------------------|--------------|--------------|------------------------------------------------------------|---------------------|-----------------------------------------------------|---------------------|-----------------------------------------------------------------------------|---------------------|--------------------------------------|---------------------|-------------------------------------|---------------------|---------------------------------------|--|--------------|--|----------------|--|--|--|--|
|                                         | Cash and cash with Reserve Bank                      | Securities     |                  | Total    |                     | L.G.S. Ratio to total deposits | Local and semi-government securities | Other securities | Reserve Bank | Reserve Bank | Original                                                   | Seasonally adjusted | Original                                            | Seasonally adjusted | Original                                                                    | Seasonally adjusted | Original                             | Seasonally adjusted | Original                            | Seasonally adjusted |                                       |  |              |  |                |  |  |  |  |
|                                         |                                                      | Treasury notes | Other securities | Original | Seasonally adjusted |                                |                                      |                  |              |              |                                                            |                     |                                                     |                     |                                                                             |                     |                                      |                     |                                     |                     |                                       |  |              |  |                |  |  |  |  |
|                                         |                                                      | — \$ million — |                  |          |                     |                                |                                      |                  |              |              |                                                            |                     |                                                     |                     |                                                                             |                     |                                      |                     |                                     |                     | per cent                              |  |              |  | — \$ million — |  |  |  |  |
|                                         |                                                      |                |                  |          |                     |                                |                                      |                  |              |              |                                                            |                     |                                                     |                     |                                                                             |                     |                                      |                     |                                     |                     |                                       |  |              |  |                |  |  |  |  |
|                                         |                                                      |                |                  |          |                     |                                |                                      |                  |              |              |                                                            |                     |                                                     |                     |                                                                             |                     |                                      |                     |                                     |                     |                                       |  |              |  |                |  |  |  |  |
| 1981—                                   |                                                      |                |                  |          |                     |                                |                                      |                  |              |              |                                                            |                     |                                                     |                     |                                                                             |                     |                                      |                     |                                     |                     |                                       |  |              |  |                |  |  |  |  |
| August                                  | 523                                                  | 484            | 4,005            | 5,011    | 5,604               | 19.2                           | 115                                  | 1,239            | 215          | 1,817        | 449                                                        | 20,043              | 20,081                                              | 549                 | 6,115                                                                       | 35,553              |                                      |                     |                                     |                     |                                       |  |              |  |                |  |  |  |  |
| September                               | 519                                                  | 530            | 4,090            | 5,160    | 5,645               | 19.2                           | 96                                   | 1,278            | 239          | 1,827        | 481                                                        | 20,443              | 20,422                                              | 555                 | 6,208                                                                       | 36,289              |                                      |                     |                                     |                     |                                       |  |              |  |                |  |  |  |  |
| October                                 | 530                                                  | 718            | 4,289            | 5,537    | 5,673               | 20.2                           | 87                                   | 1,515            | 277          | 1,866        | 475                                                        | 20,866              | 20,564                                              | 549                 | 6,275                                                                       | 37,447              |                                      |                     |                                     |                     |                                       |  |              |  |                |  |  |  |  |
| November                                | 526                                                  | 590            | 4,389            | 5,505    | 5,502               | 19.9                           | 86                                   | 1,843            | 272          | 1,808        | 503                                                        | 20,122              | 20,623                                              | 555                 | 6,304                                                                       | 37,898              |                                      |                     |                                     |                     |                                       |  |              |  |                |  |  |  |  |
| December                                | 630                                                  | 357            | 4,395            | 5,383    | 5,295               | 19.1                           | 85                                   | 2,144            | 227          | 1,931        | 512                                                        | 21,080              | 20,864                                              | 562                 | 6,504                                                                       | 38,428              |                                      |                     |                                     |                     |                                       |  |              |  |                |  |  |  |  |
| 1982—                                   |                                                      |                |                  |          |                     |                                |                                      |                  |              |              |                                                            |                     |                                                     |                     |                                                                             |                     |                                      |                     |                                     |                     |                                       |  |              |  |                |  |  |  |  |
| January                                 | 574                                                  | 423            | 4,504            | 5,501    | 4,923               | 19.5                           | 85                                   | 2,123            | 171          | 1,962        | 455                                                        | 21,161              | 21,308                                              | 562                 | 6,770                                                                       | 38,791              |                                      |                     |                                     |                     |                                       |  |              |  |                |  |  |  |  |
| February                                | 568                                                  | 392            | 4,475            | 5,434    | 4,685               | 19.1                           | 82                                   | 2,112            | 312          | 1,972        | 475                                                        | 21,074              | 21,484                                              | 562                 | 6,981                                                                       | 39,007              |                                      |                     |                                     |                     |                                       |  |              |  |                |  |  |  |  |
| March                                   | 564                                                  | 519            | 4,382            | 5,464    | 4,668               | 18.9                           | 64                                   | 2,094            | 242          | 1,988        | 478                                                        | 21,486              | 21,838                                              | 565                 | 7,356                                                                       | 39,738              |                                      |                     |                                     |                     |                                       |  |              |  |                |  |  |  |  |
| April                                   | 576                                                  | 561            | 4,313            | 5,450    | 5,149               | 18.6                           | 57                                   | 2,124            | 115          | 2,013        | 560                                                        | 22,348              | 22,300                                              | 568                 | 7,656                                                                       | 40,090              |                                      |                     |                                     |                     |                                       |  |              |  |                |  |  |  |  |
| May                                     | 640                                                  | 704            | 4,373            | 5,717    | 4,185               | 19.3                           | 57                                   | 2,449            | 338          | 2,042        | 434                                                        | 22,382              | 22,178                                              | 574                 | 7,902                                                                       | 41,595              |                                      |                     |                                     |                     |                                       |  |              |  |                |  |  |  |  |
| June                                    | 598                                                  | 448            | 4,580            | 5,627    | 4,361               | 19.1                           | 71                                   | 2,134            | 253          | 2,070        | 538                                                        | 22,119              | 22,253                                              | 577                 | 8,230                                                                       | 41,630              |                                      |                     |                                     |                     |                                       |  |              |  |                |  |  |  |  |
| July                                    | 580                                                  | 274            | 4,671            | 5,525    | 4,255               | 18.7                           | 89                                   | 2,132            | 213          | 2,065        | 515                                                        | 22,569              | 22,508                                              | 593                 | 8,197                                                                       | 41,866              |                                      |                     |                                     |                     |                                       |  |              |  |                |  |  |  |  |
| August                                  | 578                                                  | 246            | 4,697            | 5,520    | 4,173               | 18.5                           | 56                                   | 2,124            | 83           | 2,068        | 726                                                        | 22,640              | 22,682                                              | 599                 | 8,229                                                                       | 42,044              |                                      |                     |                                     |                     |                                       |  |              |  |                |  |  |  |  |
| September                               | 515                                                  | (92)           | 4,640            | 5,847    | 4,603               | 19.1                           | 60                                   | 2,153            | 193          | 2,085        | 817                                                        | 22,809              | 22,784                                              | 614                 | 8,387                                                                       | 42,966              |                                      |                     |                                     |                     |                                       |  |              |  |                |  |  |  |  |

(a) Excludes inter-branch accounts.

TABLE 5. LOANS, ADVANCES AND BILLS DISCOUNTED  
(\$ million)

| Average of weekly figures for month of— | Temporary advances to wool buyers(a) | Other loans |                        |                  |                        |                                        |                             |        | Total    |                     | Total loans, advances and bills discounted |
|-----------------------------------------|--------------------------------------|-------------|------------------------|------------------|------------------------|----------------------------------------|-----------------------------|--------|----------|---------------------|--------------------------------------------|
|                                         |                                      | Term loans  | Farm development loans | Bills discounted | Bankcard out-standings | Personal instalment loan out-standings | Lease finance out-standings | Other  | Original | Seasonally adjusted |                                            |
|                                         |                                      |             |                        |                  |                        |                                        |                             |        |          |                     |                                            |
| 1981—                                   |                                      |             |                        |                  |                        |                                        |                             |        |          |                     |                                            |
| August                                  | 194                                  | 2,131       | 870                    | 203              | 1,045                  | 3,158                                  | 781                         | 11,660 | 16,847   | 16,829              | 20,943                                     |
| September                               | 190                                  | 2,208       | 880                    | 258              | 1,075                  | 3,246                                  | 798                         | 11,787 | 17,165   | 17,121              | 20,443                                     |
| October                                 | 230                                  | 2,215       | 889                    | 380              | 1,104                  | 3,307                                  | 814                         | 11,927 | 17,533   | 17,218              | 20,866                                     |
| November                                | 268                                  | 2,266       | 896                    | 285              | 1,121                  | 3,370                                  | 832                         | 11,783 | 17,392   | 17,219              | 20,822                                     |
| December                                | 279                                  | 2,331       | 910                    | 164              | 1,182                  | 3,445                                  | 852                         | 11,917 | 17,560   | 17,434              | 21,080                                     |
| 1982—                                   |                                      |             |                        |                  |                        |                                        |                             |        |          |                     |                                            |
| January                                 | 263                                  | 2,365       | 918                    | 208              | 1,266                  | 3,495                                  | 876                         | 11,770 | 17,616   | 17,790              | 21,161                                     |
| February                                | 233                                  | 2,350       | 913                    | 147              | 1,258                  | 3,561                                  | 889                         | 11,723 | 17,578   | 17,980              | 21,074                                     |
| March                                   | 275                                  | 2,299       | 915                    | 115              | 1,254                  | 3,588                                  | 903                         | 12,136 | 17,996   | 18,357              | 21,496                                     |
| April                                   | 283                                  | 2,318       | 927                    | 70               | 1,281                  | 3,594                                  | 921                         | 12,954 | 18,821   | 18,746              | 22,348                                     |
| May                                     | 255                                  | 2,331       | 938                    | 141              | 1,315                  | 3,637                                  | 937                         | 12,828 | 18,858   | 18,659              | 22,382                                     |
| June                                    | 256                                  | 2,353       | 951                    | 231              | 1,338                  | 3,704                                  | 946                         | 12,340 | 18,559   | 18,680              | 22,119                                     |
| July                                    | 242                                  | 2,377       | 970                    | 380              | 1,353                  | 3,757                                  | 964                         | 12,526 | 18,980   | 18,899              | 22,569                                     |
| August                                  | 229                                  | 2,418       | 974                    | 243              | 1,356                  | 3,789                                  | 965                         | 12,666 | 19,018   | 18,998              | 22,640                                     |
| September                               | 206                                  | 2,454       | 982                    | 313              | 1,384                  | 3,907                                  | 970                         | 12,593 | 19,167   | 19,118              | 22,809                                     |

(a) Temporary finance for the purchase of wool in Australia pending transfer to overseas or local principals.

TABLE 6. NEW AND INCREASED LENDING COMMITMENTS AND OVERDRAFT LIMITS(a)  
(Source: Reserve Bank of Australia)  
(\$ million)

| Weekly average for period ending second Wednesday of— | New and increased lending commitments |                                 |                        |          |                     | Overdraft limits(b)             |                        |                                              |                     |
|-------------------------------------------------------|---------------------------------------|---------------------------------|------------------------|----------|---------------------|---------------------------------|------------------------|----------------------------------------------|---------------------|
|                                                       | Term loan approvals                   | Farm development loan approvals | Overdraft approvals(b) | Total    |                     | Cancellations and reductions(c) | Net movement in limits | Overdraft limits outstanding (end of period) |                     |
|                                                       |                                       |                                 |                        | Original | Seasonally adjusted |                                 |                        | Original                                     | Seasonally adjusted |
| 1981—                                                 |                                       |                                 |                        |          |                     |                                 |                        |                                              |                     |
| August                                                | 24                                    | 5                               | 144                    | 173      | 181                 | 117                             | 27                     | 21,599                                       | 21,598              |
| September                                             | 32                                    | 5                               | 167                    | 204      | 204                 | 111                             | 56                     | 21,822                                       | 21,787              |
| October                                               | 12                                    | 5                               | 150                    | 168      | 175                 | 108                             | 42                     | 22,034                                       | 21,980              |
| November                                              | 11                                    | 5                               | 151                    | 168      | 162                 | 129                             | 22                     | 22,122                                       | 22,056              |
| December                                              | 25                                    | 5                               | 168                    | 198      | 200                 | 111                             | 57                     | 22,351                                       | 22,301              |
| 1982—                                                 |                                       |                                 |                        |          |                     |                                 |                        |                                              |                     |
| January                                               | 14                                    | 5                               | 137                    | 157      | 173                 | 113                             | 24                     | 22,473                                       | 22,537              |
| February                                              | 11                                    | 6                               | 156                    | 172      | 180                 | 141                             | 15                     | 22,531                                       | 22,626              |
| March                                                 | 14                                    | 7                               | 164                    | 185      | 175                 | 130                             | 34                     | 22,665                                       | 22,788              |
| April                                                 | 17                                    | 5                               | 148                    | 171      | 156                 | 116                             | 32                     | 22,826                                       | 22,842              |
| May                                                   | 12                                    | 5                               | 136                    | 154      | 152                 | 144                             | (-38)                  | 22,795                                       | 22,747              |
| June                                                  | 19                                    | 5                               | 128                    | 151      | 150                 | 129                             | —                      | 22,793                                       | 22,795              |
| July                                                  | 14                                    | 4                               | 122                    | 141      | 137                 | 107                             | 16                     | 22,872                                       | 22,836              |
| August                                                | 14                                    | 5                               | 126                    | 146      | 152                 | 116                             | 10                     | 22,912                                       | 22,909              |
| September                                             | 14                                    | 5                               | 140                    | 160      | 161                 | 113                             | 28                     | 23,023                                       | 22,984              |

(a) Includes External Territories. (b) Excludes commitments in respect of commercial bills, bankcard, temporary advances to woolbuyers. Includes bridging finance, personal instalment lending and lease financing. (c) Derived by subtracting weekly average of change in overdraft limits outstanding from overdraft approvals. Figures are approximations only due to unavoidable differences in the basis of compilation of the two series.